

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

6 plication No.:

10/808,611

Confirmation No.: 5032

Applicant(s):

Wendell DICKERSON

Filed:

March 25, 2004

Title:

FIXED RATE GRADUALLY STEPPED PAYMENT LOAN

TC/A.U.:

3691

Examiner: Docket No.:

Elizabeth H. Rosen 86952-0001CIP

Customer No.:

24633

MAIL STOP: AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

Total Months

RESPONSE TRANSMITTAL

Sir:

Transmitted herewith for filing is a Response and Amendment in response to the Office Action dated **September 20, 2007** in the above-identified application.

Applicant petitions for an extension of time, the fees for which are set forth in 37 C.F.R. § 1.17(a), for the total number of months checked below:

Fee for

Re	equested	Extension of Time			
	first month second month third month	\$ 120.00/ 60.00 \$ 460.00/ 230.00 \$1,050.00/ 525.00			

Extension of time fee due with this request: \$ 0.00

If an additional extension of time is required, please consider this a Petition therefore.

The fee has been calculated as shown below:

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	Å	ADDIT. FEE
TOTAL	29	MINUS	51	= 0	X 50/25 =	\$	0.00
INDEP.	4	MINUS	4	= 0	X 210/105 =	\$	0.00
Extension o	of Time for	Month				\$	0.00
SUB-TOTAL					\$	0.00	
Reduce by ½ for Small Entity						\$	0.00
TOTAL						\$	0.00

	No additional fee is required.
	A check in the amount of $\$\underline{0.00}$ is attached.
	Please charge my Deposit Account No. 50-1349 the amount of \$0.00.
\boxtimes	The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-1349.
	Any filing fees under 37 C.F.R. §1.16 for the presentation of extra claims.
	Respectfully submitted,

HOGAN & HARTSON LLP

Dated: December 20, 2007

By:

Celine Jimenez Crowson Registration No. 40,357

HOGAN & HARTSON LLP

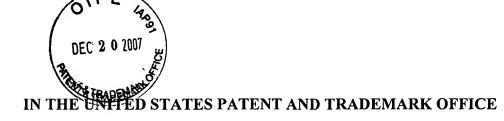
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Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE AND AMENDMENT

Responsive to the Office Action dated September 20, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper; and

Remarks/Arguments begin on page 10 of this paper.